

Information to identify the case:

Debtor 1	Celeste L. Miller	Social Security number or ITIN	xxx-xx-1051
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **15-23112-CMB**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Celeste L. Miller

9/5/19

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Celeste L. Miller
DebtorCase No. 15-23112-CMB
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dkam
Form ID: 318Page 1 of 3
Total Noticed: 68

Date Rcvd: Sep 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 07, 2019.

db
cr
+Celeste L. Miller, 2312 Olympia Street, McKeesport, PA 15132-5931
+Wilmington Savings Fund Society, FSB,, Robertson, Anschutz & Schneid, P.L.,
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
+AAA, PO Box 9067, Coppell TX 75019-9067
+AAA Debt Recovery, Inc., P.O. Box 129, Monroeville, PA 15146-0129
+Aas Debt Recovery Inc, Po Box 129, Monroeville, PA 15146-0129
+Allegheny Health Network, PO Box 645266, Pittsburgh PA 15264-5250
+Allstate Insurance, PO Box 4303, Carol Stream IL 60197-4303
+Bsi Financial Services, 314 S Franklin St, Titusville, PA 16354-2168
+Bur Acct Mgm, Bureau Of Account, Camp Hill, PA 17011
++COLLECTION SERVICE CENTER INC BUTLER PA, PO BOX 1623, BUTLER PA 16003-1623
(address filed with court: Collection Service Cen, Attn:Collections, Po Box 1623,
Butler, PA 16003)
+Caine & Weber, PO Box 55848, Sherman Oaks CA 91413-0848
+CitiMortgage, PO Box 790022, Saint Louis, MO 63179-0022
+City County Federal Credit Union, 220 Grant St, Pittsburgh PA 15219-2123
+City of Duquesne, c/o Keystone Municipal Collections, 118 Wendel Road, Irwin, PA 15642
+City of Duquesne, Keystone Collections Group, c/o Kratzenberg & Lazzaro, 546 Wendel Rd.,
Irwin, PA 15642-7539
+City of McKeesport, Keystone Collections Group, c/o Kratzenberg & Lazzaro, 546 Wendel Rd.,
Irwin, PA 15642-7539
+County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,
Pittsburgh, PA 15219-6101
+Dollar Bank, 3 Gateway Center, Pittsburgh, PA 15222
+Duquesne School District, Keystone Collections Group, c/o Kratzenberg & Lazzaro,
546 Wendel Rd., Irwin, PA 15642-7539
+Estate of Diana Miller, 2312 Olympia Street, McKeesport, PA 15132-5931
+Fast Loans at Dollar Smart, c/o Karen L. Hughes, Esquire, AAS Debt Recovery Inc.,
2526 Monroeville Blvd., Suit 205, Monroeville, PA 15146-2371
#+Fay Servicing, LLC, 3000 Kellway Dr., Ste 150 C, Carrollton, TX 75006-3357
+First National Collection Bureau, Inc., Dept. 21377, P.O. Box 1259, Oaks, PA 19456-1259
+FlexShopper, 2650 N Military Trail, Boca Raton FL 33431-6350
+Forbes Regional Hospital, P.O. Box 951820, Cleveland, OH 44193-0020
+Guillermo Borrero and Assoc., 575 Coal Valley RD, Ste. 461, Clairton PA 15025-3740
+Jefferson Hills Surgical Specialists, 1200 Brooks Lane, Suite 170,
Clairton, PA 15025-3759
+Joseph I. Foley, Esquire, 123 South Borad Street, Suite 1400, Philadelphia, PA 19109-1060
+Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
+Magee-Womens Hospital of UPMC, PO Box 382059, Pittsburgh, PA 15250-8059
+McKeesport Area School District (City of McKeespor, Keystone Collections Group,
c/o Kratzenberg & Lazzaro, 546 Wendel Rd., Irwin, PA 15642-7539
+McKeesport Police Department, 201 Lysle Boulevard, McKeesport, PA 15132-2625
#+Navient Solutions Inc. on behalf of Massachusetts, Higher Education Assistance Corp d/b/a,
American Student Assistance, 100 Cambridge Street Suite 1600, Boston. MA 02114-2567
+Peoples Gas Bankruptcy Dept., 375 N Shore Drive Ste 600, Pittsburgh PA 15212-5866
+Pittsburgh Parking Court, 240 4th Avenue, Pittsburgh PA 15222-1708
+Professional Account Management Inc., P.O. Box 391, Milwaukee, WI 53201-0391
+Professnl Acct Mgmt In, Pam Po Box 391, Milwaukee, WI 53201-0391
+QCS, PO Box 5069, Petaluma CA 94955-5069
+Smart Tuition, 10 Woodbridge Center Ste 200, Woodbridge NJ 07095-1186
+Tek-collect Inc, 871 Park St, Columbus, OH 43215-1441
+UPMC Physician Services, P.O. Box 371980, Pittsburgh, PA 15250-7980
+UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
+VENTURES TRUST 2013-I-H-R-SECURITY, c/o BSI Financial Services, Inc.,
314 S. Franklin Street, P.O. Box 517, Titusville, PA 16354-0517
+Ventures Trust 2013-I-H-R, 7500 Old Georgetown Road, Suite 1300, Bethesda, MD 20814-6198
+Vermisa, PO BOX 556, Pueblo CO 81002-0556
+Wilmington Savings Fund Society, FSB, et al., c/o Fay Servicing, LLC,
440 S. LaSalle St., Ste, 2000, Chicago, IL 60605-5011

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 06 2019 02:58:04 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946

15067720 +EDI: AFNIRECOVERY.COM Sep 06 2019 06:53:00 Afni, Inc., 1310 Martin Luther King Drive,
P.O. Box 3517, Bloomington IL 61702-3517
14138278 EDI: AIS.COM Sep 06 2019 06:53:00 American InfoSource LP as agent for, Verizon,
PO Box 248838, Oklahoma City, OK 73124-8838
15067724 E-mail/Text: kburkley@bernsteinlaw.com Sep 06 2019 02:58:29 Duquesne Light,
Customer Relations Department, 411 Seventh Avenue, Pittsburgh PA 15230-0000
14122266 +EDI: CCS.COM Sep 06 2019 06:53:00 Credit Collection Services, Two Wells Avenue,
Newton Center, MA 02459-3246
15095839 +E-mail/Text: bdsupport@creditmanagementcompany.com Sep 06 2019 02:58:24
Credit Management Co, 2121 Noblestown Rd, Pittsburgh PA 15205-3956

District/off: 0315-2

User: dkam
Form ID: 318

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Date Rcvd: Sep 05, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14122267 EDI: ESSL.COM Sep 06 2019 06:53:00 Dish, P.O. Box 94063, Palatine, IL 60094-4063
14345151 EDI: ECMC.COM Sep 06 2019 06:53:00 ECMC, PO BOX 16408, St. Paul, MN 55116-0408
14098758 +EDI: MID8.COM Sep 06 2019 06:53:00 Midland Funding, 2365 Northside Drive Sui,
San Diego, CA 92108-2709
14098759 +EDI: NAVIENTFKASMSERV.COM Sep 06 2019 06:53:00 Navient, Po Box 9500,
Wilkes Barre, PA 18773-9500
15067725 +E-mail/Text: csc.bankruptcy@amwater.com Sep 06 2019 02:58:33 PA American Water,
PO Box 578, Alton IL 62002-0578
14122274 EDI: CCS.COM Sep 06 2019 06:53:00 Quest Diagnostics, P.O. Box 55126,
Boston, MA 02205-5126
14098761 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Sep 06 2019 02:58:46 Regional Acceptance Co,
304 Kellm Road, Virginia Beach, VA 23462-2712
14111141 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Sep 06 2019 02:58:46 Regional Acceptance Corporation,
PO Box 1847, Wilson, NC 27894-1847
14106125 +E-mail/Text: bankruptcy@rentacenter.com Sep 06 2019 02:58:34 Rent-A Center,
400 5h Avenue #20, McKeesport, PA 15132-2618
14106126 +EDI: DRIV.COM Sep 06 2019 06:53:00 Santander Consumer USA, 8585 N Stemmons Fwy Ste,
Dallas, TX 75247-3836
14098762 +EDI: DRIV.COM Sep 06 2019 06:53:00 Santander Consumer Usa, Po Box 961245,
Ft Worth, TX 76161-0244
14122275 +EDI: NEXTEL.COM Sep 06 2019 06:53:00 Sprint, Customer Service, PO Box 8077,
London, KY 40742-8077
15067729 +E-mail/Text: home.fss-bankruptcy.934c00@statefarm.com Sep 06 2019 02:58:21
State Farm Insurance, PO BOX 680001, Dallas TX 75368-0001
15095843 EDI: AISTMBL.COM Sep 06 2019 06:53:00 T-Mobile, PO Box 742596, Cincinnati OH 45274-0000
14098766 +EDI: VERIZONCOMB.COM Sep 06 2019 06:53:00 Verizon, 500 Technology Dr Ste 30,
Weldon Spring, MO 63304-2225
14106127 +EDI: VERIZONCOMB.COM Sep 06 2019 06:53:00 Verizon Wireless, P.O. Box 3397,
Bloomington, IL 61702-3397

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Allegheny County
cr City Of McKeesport
cr DLJ Mortgage Capital, Inc.
cr VENTURES TRUST 2013-I-H-R-SECURITY
cr Ventures Trust 2013-I-H-R by MCM Capital Partners,
cr Wilmington Savings Fund Society, FSB, d/b/a Chris
cr Wilmington Savings Fund Society, FSB, et al. c/o F
14098756 Estate of Diana Miller
cr* ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
14122271* +Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
14122265 ##Accounts Receivable Management, Inc., P.O. Box 129, Thorofare, NJ 08086-0129
14106123 ##Kim Clanagan, 603 Neel Street, West Mifflin, PA 15122-4011
14138179 ##+Porania LLC, P. O. Box 11405, Memphis, TN 38111-0405
14098764 ##+Trident Asset Manageme, 53 Perimeter Ctr E Ste 4, Atlanta, GA 30346-2230

TOTALS: 8, * 2, ## 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 07, 2019

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: dkam
Form ID: 318

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Date Rcvd: Sep 05, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 5, 2019 at the address(es) listed below:

Brett A. Solomon on behalf of Defendant Santander Consumer USA Inc. bsolomon@tuckerlaw.com,
agilbert@tuckerlaw.com;cabbott@tuckerlaw.com;dparanay@tuckerlaw.com
Celine P. DerKrikorian on behalf of Creditor Ventures Trust 2013-I-H-R by MCM Capital
Partners, LLC, its trustee ecfmail@mwclaw.com
Celine P. DerKrikorian on behalf of Creditor VENTURES TRUST 2013-I-H-R-SECURITY
ecfmail@mwclaw.com
Danielle Boyle-Ebersole on behalf of Creditor Wilmington Savings Fund Society, FSB, et al.
c/o Fay Servicing, LLC debersole@hoflawgroup.com, pfranz@hoflawgroup.com
Fred W. Freitag, IV on behalf of Debtor Celeste L. Miller Zekep@mcclrathlaw.com,
sharlam@mcclrathlaw.com
Fred W. Freitag, IV on behalf of Plaintiff Celeste L. Miller Zekep@mcclrathlaw.com,
sharlam@mcclrathlaw.com
James Warmbrodt on behalf of Creditor DLJ Mortgage Capital, Inc. bkgroup@kmlawgroup.com
Jayson J. Lawson on behalf of Creditor City Of McKeesport jjlawson@kl-law.com
Jeffrey R. Hunt on behalf of Creditor Allegheny County jhunt@grblaw.com, cnoroski@grblaw.com
Kevin M BATTERY on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana
Trust, not individually but as trustee for Hilldale Trust kbattery@rascrane.com
Natalie Lutz Cardiello ncardiello@comcast.net, ncardiello@ecf.axosfs.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Paul W. McClrath, Jr. on behalf of Debtor Celeste L. Miller ecf@mcclrathlaw.com,
donotemail.ecfbackuponly@gmail.com

TOTAL: 13